B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Southern District of Indiana

In re Keith Alan Baughn,		Case No	846-BHL	
Christina Joy Baughn				
	Debtors	Chapter	7	

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	75,300.00		
B - Personal Property	Yes	3	28,617.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		80,149.20	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,939.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		30,603.71	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,104.68
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,020.00
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	103,917.00		
			Total Liabilities	117,691.91	

United States Bankruptcy Court Southern District of Indiana

In re	Keith Alan Baughn,		Case No1	2-70846-BHL
	Christina Joy Baughn			
_		Debtors	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	6,939.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,939.00

State the following:

Average Income (from Schedule I, Line 16)	3,104.68
Average Expenses (from Schedule J, Line 18)	3,020.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,481.67

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,849.20
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	6,939.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		30,603.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		35,452.91

B6F (Official Form 6F) (12/07)

In re	Keith Alan Baughn,		Case No.	12-70846-BHL
	Christina Joy Baughn			
-		Debtors	.,	

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	CODEBTOR	L H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT_NGENT	UNLIQUIDAT	Į U T F	<u> </u>	AMOUNT OF CLAIM
Boston IVF 4199 Gateway Blvd Suite 2600 Newburgh, IN 47630		w			ED			438.39
Account No. Cash-Pro Inc Attn: Bankruptcy PO Box 5469 Evansville, IN 47716		J						9.62
Account No. Southern Indiana Imaging PC 3700 Washington Ave. Evansville, IN 47714			Representing: Cash-Pro Inc					Notice Only
Account No. 87D01-1605-CC-000717 Credit Acceptance Corp. 25505 W 12 Mile Rd Southfield, MI 48034		н	5/20/2016 Deficiency Balance					9,612.00
_3 continuation sheets attached		_	S (Total of t	Subt			T	10,060.01

B6F (Official Form 6F) (12/07) - Cont.

In re	Keith Alan Baughn,	Case No	12-70846-BHL
	Christina Joy Baughn		

Debtors **AMENDED** SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	-						_ 1	
CREDITOR'S NAME, MAILING ADDRESS	COD	Hu	sband, Wife, Joint, or Community		N	i	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C N M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	UNLIQUIDATED		I S P U T E D	AMOUNT OF CLAIM
Account No.				٦Ÿ	T		Ī	
Fenton & McGarvey Law Firm PSC 2401 Stanley Gault Parkway Louisville, KY 40223			Representing: Credit Acceptance Corp.					Notice Only
Account No.	t	\vdash	Medical	+	\dagger	\dagger	1	
Deaconess Health System PO Box 1230 Evansville, IN 47706-1230		н						16.41
Account No.	╁	$\frac{1}{1}$		+	+	+	\dashv	
Complete Billing Services 517 US Highway 31 N Greenwood, IN 46142-3932			Representing: Deaconess Health System					Notice Only
Account No.			Collection	\dagger	\dagger	T	\dashv	
FMA Alliance, LTD. 11811 North Freeway, Suite 900 Houston, TX 77060		н						160.47
Account No.		\vdash		+	\dagger	\dagger	\dashv	
QVC, Inc. Customer Service 1200 Wilson Drive at Studio Park West Chester, PA 19380			Representing: FMA Alliance, LTD.					Notice Only
Sheet no1 of _3 sheets attached to Schedule of	_		1	Sub	otot	al	\dashv	176.88
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge	e)	170.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Keith Alan Baughn,	Case No	12-70846-BHL
	Christina Joy Baughn		

Debtors **AMENDED** SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1_		should Mitte Initiate on Occasionality	1~	1	1-	.1
CREDITOR'S NAME,	IΛ	Hu	sband, Wife, Joint, or Community	C O N T	UNLL	DISPUTED	
MAILING ADDRESS	D E B	н	DATE CLAIM WAS INCURRED AND	N	ŀ	S	
INCLUDING ZIP CODE,	B	w	CONSIDERATION FOR CLAIM. IF CLAIM	Tį.	Q U	Įψ	A MOUNTE OF CLAIM
AND ACCOUNT NUMBER	T	C	IS SUBJECT TO SETOFF, SO STATE.	I N	11	ΙĖ	AMOUNT OF CLAIM
(See instructions above.)	R		,	I N G E N	DA	D	
Account No. 16144167				T	D A T E D		
	ı				10	┝	-
Med-1 Solutions, LLC		١					
517 US Highway 31 N		H					
Greenwood, IN 46142-3932	ı						
							23.32
Account No.	t						
	1						
Complete Billing Services	1		Representing:				
517 US Highway 31 N			Med-1 Solutions, LLC				Notice Only
Greenwood, IN 46142-3932							
Account No.	-				-		
Account No.	-						
Deaconess Hospital	1		Panrocenting:				
			Representing:				
600 Mary St.			Med-1 Solutions, LLC				Notice Only
Evansville, IN 47747							
Account No.			Medical				
Mod 4 Salutions II C	1						
Med-1 Solutions, LLC		l					
517 US Highway 31 N		Н					
Greenwood, IN 46142-3932	ı						
	ı						
Account No.	1						21.65
Account No.	1						
St. Vincent Physicians	1		Representing:				
c/o St. Vincent Health	1	l	-				N
	1	l	Med-1 Solutions, LLC				Notice Only
10330 N. Meridian Street	1						
Indianapolis, IN 46290							
Sheet no. 2 of 3 sheets attached to Schedule of				 Sub	tots	<u>L</u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of				44.97
Creations froming offsecured nonpriority Clariffs			(10tai 01	ums	paş	5C)	

B6F (Official Form 6F) (12/07) - Cont.

In re	Keith Alan Baughn,	Case No	12-70846-BHL
	Christina Joy Baughn		

Debtors AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLIQUIDATED CODEBTOR CONTINGENT CREDITOR'S NAME, MAILING ADDRESS Н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Medical Account No. Med-1 Solutions, LLC Н 517 US Highway 31 N Greenwood, IN 46142-3932 16.41 Account No. **Deaconess Hospital** Representing: PO Box 1230 Med-1 Solutions, LLC **Notice Only** Evansville, IN 47706-1230 Medical (JKB) Account No. St. Mary's Medical Center of Evansville Н PO Box 3444 Evansville, IN 47733 105.00 Account No. Account No. Sheet no. 3 of 3 sheets attached to Schedule of Subtotal 121.41 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total

(Report on Summary of Schedules)

10,403.27

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Southern District of Indiana

In re	Christina Joy Baughn		Case No.	12-70846-BHL	
		Debtor(s)	Chapter	7	

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	June 3, 2017	Signature	/s/ Keith Alan Baughn Keith Alan Baughn Debtor			
Date	June 3, 2017	Signature	/s/ Christina Joy Baughn Christina Joy Baughn Joint Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B8 (Form 8) (12/08)

United States Bankruptcy Court Southern District of Indiana

In re	Keith Alan Baughn Christina Joy Baughn		Case No.	12-70846-BHL
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attach additional page	s if necessary.)
Property No. 1	
Creditor's Name: Kindergate Developmental Child Care	Describe Property Securing Debt: Real Estate located at: 215 West First St. Newburgh, IN 47630 Valued based on recent tax assessment
Property will be (check one):	
☐ Surrendered ■ Ret	nined
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain avoid lien using 11 U.S.C. § 522(f) (for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt
Property No. 2	
Creditor's Name: Loancare Servicing Ctr	Describe Property Securing Debt: Real Estate located at: 215 West First St. Newburgh, IN 47630 Valued based on recent tax assessment
Property will be (check one):	
☐ Surrendered ■ Ret	nined
If retaining the property, I intend to (check at least one): ☐ Redeem the property ■ Reaffirm the debt	
	uple, avoid lien using 11 U.S.C. § 522(f)).
	pro, a. o.o. non aving 11 0.0.0. § 022(1//).
Property is (check one):	- xx . 1
☐ Claimed as Exempt	■ Not claimed as exempt

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: Warrick County School Corp		Real Estate 215 West Fin Newburgh, I	rst St.
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I inter ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain avoid I Property is (check one): ☐ Claimed as Exempt	nd to (check at least one): lien using 11 U.S.C. § 522(f) (for e	-	l lien using 11 U.S.C. § 522(f)). ed as exempt
- Claimed as Exempt		- Not Claim	ed as exempt
PART B - Personal property su Attach additional pages if neces		e columns of P	art B must be completed for each unexpired lease.
Troperty 1.0. 1			
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Page 3

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	June 3, 2017	Signature	/s/ Keith Alan Baughn
		_	Keith Alan Baughn
			Debtor
Date	June 3, 2017	Signature	/s/ Christina Joy Baughn
			Christina Joy Baughn
			Joint Debtor

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B22A (Official Form 22A) (Chapter 7) (12/10)

In re		ilan Baughn na Joy Baughn	According to the information required to be entered on this statement
III IC	Cilisti	Debtor(s)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
Case Nu	umbor	12-70846-BHL	(Check one box as directed in Fart 1, 111, of v1 of this statement).
Case IVI	umber.		——— ☐ The presumption arises.
		(If known)	■ The presumption does not arise.
			☐ The presumption is temporarily inapplicable.

AMENDED

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS			
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.			
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).			
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.			
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.			
Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and comple required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumpti temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period are not required to complete the balance of this form, but you must complete the form no later than 14 days after the dat which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your before your exclusion period ends.				
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard			
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;			
	OR			
	 b. □ I am performing homeland defense activity for a period of at least 90 days /or/ □ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed. 			

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. \square Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") 2 for Lines 3-11. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six Column A Column B calendar months prior to filing the bankruptcy case, ending on the last day of the month before Debtor's Spouse's the filing. If the amount of monthly income varied during the six months, you must divide the Income **Income** six-month total by six, and enter the result on the appropriate line. 3 Gross wages, salary, tips, bonuses, overtime, commissions. 0.00 | \$ 2.856.67 **Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 Debtor Spouse Gross receipts \$ 0.00 | \$ 0.00 Ordinary and necessary business expenses \$ 0.00 | \$ 0.00 b. 0.00 | \$ 0.00 Business income Subtract Line b from Line a Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any** part of the operating expenses entered on Line b as a deduction in Part V. 5 Debtor Spouse Gross receipts 0.00 | \$ 0.00 0.00 | \$ 0.00 Ordinary and necessary operating expenses b. \$ 0.00 | \$ 0.00 Rent and other real property income Subtract Line b from Line a 6 Interest, dividends, and royalties. \$ 0.00 0.00 7 Pension and retirement income. \$ 0.00 | \$ 0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that 8 purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; 0.00 | \$ 0.00 if a payment is listed in Column A, do not report that payment in Column B. **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A 9 or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ **0.00** | Spouse \$ 0.00 1,625.00 0.00 Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or 10 domestic terrorism. Debtor Spouse a. \$ \$ \$ b. \$ Total and enter on Line 10 \$ 0.00 | \$ 0.00 Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if 11 1,625.00 2.856.67 Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			4,481.67	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	N			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: IN b. Enter debtor's household size:	4	\$	74,584.00	
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.				
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.				
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)					
Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.				\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.				
	a. b. c. d. Total and enter on Line 17		\$ \$ \$ \$		\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 fro	m Line 16 and enter the resu	ılt.	\$
	Part V. CA	LCULATION OF D	EDUCTIONS FROM	INCOME	
	Subpart A: Dedu	ctions under Standard	s of the Internal Revenu	e Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom				
	a1. Allowance per person	a2.	Allowance per person	or order	
	b1. Number of persons c1. Subtotal	b2.	Number of persons Subtotal		\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is				\$

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				
	 a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 	\$ \$			
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities				
	Local Standards: transportation; vehicle operation/public transp	portation expense.			
	You are entitled to an expense allowance in this category regardless a vehicle and regardless of whether you use public transportation.	of whether you pay the expenses of operating			
22A	Check the number of vehicles for which you pay the operating experincluded as a contribution to your household expenses in Line 8.	ses or for which the operating expenses are			
22A	$\square \ 0 \square \ 1 \square \ 2 \text{ or more.}$				
	If you checked 0, enter on Line 22A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 22A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	\$			
22B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that you public transportation expenses, enter on Line 22B the "Public Transportation. (This amount is available at www.usdoj.gcourt.)	\$			
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
	\square 1 \square 2 or more.				
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from to (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Line result in Line 23. Do not enter an amount less than zero.	court); enter in Line b the total of the Average			
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$			
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation				
24	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs	\$			
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly state and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sa	come taxes, self employment taxes, social	\$		

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.		
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.		
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment.		
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$	
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$	
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$	
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
34	a. Health Insurance \$		
	b. Disability Insurance \$		
	c. Health Savings Account \$	\$	
	Total and enter on Line 34.		
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:		
	\$		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$	
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$	
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		

38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$	
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National			\$	
40	Continued charitable contributions. financial instruments to a charitable or			e form of cash or	\$
41	Total Additional Expense Deduction	s under § 707(b). Enter the total of L	ines 34 through 40		\$
	S	Subpart C: Deductions for De	bt Payment		
Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
	Name of Creditor	Property Securing the Debt	Average Monthly Payment		
	a.		\$	□yes □no	
			Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount				
	a.	Troperty Securing the Best	\$	c care / mount	
			Т	otal: Add Lines	\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28. Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.			\$	
			_		
45	issued by the Executive Office	strict as determined under schedules e for United States Trustees. (This ww.usdoj.gov/ust/ or from the clerk of	x		
		ve expense of Chapter 13 case	Total: Multiply Line	es a and b	\$
46	Total Deductions for Debt Payment	Enter the total of Lines 42 through 45	5.		\$
	S	ubpart D: Total Deductions f	rom Income		
47			\$		
	Part VI. DI	ETERMINATION OF § 707(b	o)(2) PRESUMP	ΓΙΟΝ	
48 Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			\$		
49					\$
	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			1 '	

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.		\$	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.		\$	
52	Initial presumption determination. Check the applicable box and proceed as dir	ected.		
	☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.			
	☐ The amount set forth on Line 51 is more than \$11,725* Check the box for "statement, and complete the verification in Part VIII. You may also complete Part			
	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).			
53	Enter the amount of your total non-priority unsecured debt		\$	
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.		\$	
	Secondary presumption determination. Check the applicable box and proceed a	s directed.		
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.			
	Part VII. ADDITIONAL EXPENSE	CLAIMS		
	Part VII. ADDITIONAL EXPENSE Other Expenses. List and describe any monthly expenses, not otherwise stated in you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All fi each item. Total the expenses.	this form, that are required for the your current monthly income undo	er §	
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All fi	this form, that are required for the your current monthly income undegures should reflect your average in Monthly Amount	er § monthly expense for	
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All fi each item. Total the expenses. Expense Description	this form, that are required for the your current monthly income undegures should reflect your average in Monthly Amounts	er § monthly expense for	
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All fi each item. Total the expenses. Expense Description a. b.	this form, that are required for the your current monthly income undegures should reflect your average in Monthly Amounts	er § monthly expense for	
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All fi each item. Total the expenses. Expense Description a. b. c.	this form, that are required for the your current monthly income under gures should reflect your average remains a Monthly Amount \$	er § monthly expense for	
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All fi each item. Total the expenses. Expense Description a. b.	this form, that are required for the your current monthly income undegures should reflect your average in Monthly Amounts	er § monthly expense for	
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All fi each item. Total the expenses. Expense Description a. b. c. d.	this form, that are required for the your current monthly income under gures should reflect your average in Monthly Amounts \$ \$ \$ \$ \$ \$ \$	er § monthly expense for	

^{*} Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 10/01/2016 to 03/31/2017.

Line 9 - Unemployment compensation (included in CMI)

Source of Income: Unemployment

Income by Month:

10/2016	\$1,560.00
11/2016	\$1,560.00
12/2016	\$1,950.00
01/2017	\$1,560.00
02/2017	\$1,560.00
03/2017	\$1,560.00
Average per month:	\$1,625.00
	11/2016 12/2016 01/2017 02/2017 03/2017

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period 10/01/2016 to 03/31/2017.

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: CrossPoint

Income	by	Month:
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6 Months Ago:	10/2016	\$2,550.00
5 Months Ago:	11/2016	\$2,697.00
4 Months Ago:	12/2016	\$4,005.00
3 Months Ago:	01/2017	\$2,720.00
2 Months Ago:	02/2017	\$2,720.00
Last Month:	03/2017	\$2,448.00
	Average per month:	\$2.856.67